Bible & Daily Living

First things come first

By WILLIAM L. TRIMYER
FIRST THINGS FIRST
Lesson for January 16, 1983
Bible Study Passage: Luke 12:13-40

Tick-Tock, Tick-Tock. A new year has dawned and we are faced with choices, priorities, and resolutions. Or, it could be that we are too depressed over last year's blunders and shortcomings to give much thought to new year resolutions and the setting of priorities.

Some people will drag the sins and blunders of last year into the new year, "paralyzing" them from the neck up! In other words, some of us have already entered the new year carrying a lot of "excess baggage" in the form of bitterness and guilt.

There is little chance that we can retrace our childhood and childish footsteps, but we can monitor our behavior in the present. We can't control many of the circumstantial events of life, but we can exercise some choice in how we respond to them.

It might prove helpful for you to stop right now and take pen and paper and write down the things that are most important to you. Write down the concerns and needs you have. Decide what is really important to you. What goals do you have in mind for yourself? Your family? Your church? Your community? Set goals that are realistic and attainable. Don't reach too far beyond your grasp, for you will meet with frustration and self-doubt. This week's lesson looks at some of Jesus' teachings on setting priorities.

Greed Vs. Need [Luke 12:13-25]

Jesus always spoke out against the sin of covetousness, that is, wanting that which another person has. To covet is to want more than one may really need. A man came to Jesus and asked him to judge his brother who refused to divide his inheritance. Jesus response is simple yet stimulating. "Beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth."

There is basically nothing wrong with having nice things; it's the attitude that places things above love for others and service in the kingdom that Jesus disputes. Greed is never more present than at the moment a will is read and an inheritance divided. Perhaps we have all witnessed how things "heat up" when money is being disbursed among the family. Jesus was quick to point to higher values above things in possession.

A Parable: About Greed [Luke 12:16-21]

Jesus was a master teacher. In this parable he sights the folly of a greedy heart. As you read through the parable you will notice the number of times the farmer uses the personal pronoun. The farmer was "stuck on himself!" His was sadly locked up in the prison of self-concern, unable to see the needs of others. He had a kind of playboy philosophy of getting without giving.

In the parable the voice of God comes to the farmer and interrupts his selfish spirit with a piercing judgment against his greed. This farmer lived as if he were assured of every tomorrow. He was out of touch with the tentativeness and fragiliness of life. He heard the words from God that we all so painfully despise to hear: "You can't take it with you!"

First Things First [Luke 12:35-40]

Luke was careful to include Jesus' teaching on how important it is for the servant to be busy about the master's work. The people of God cannot sit back and wait for the second coming of Jesus. Idle hands and minds become the devil's workshop. Christ wants his followers to concern themselves with the unfinished tasks before them.

We are to live in anticipation of the Lord's return, but we do not "run in neutral" while waiting. We can use the time we have meaningfully and productively. In any event, we only get one "shot" at this business of living.

Dr. Trimyer is Chaplain at Burnham Hospital in Champaign, Illinois (WLYP)

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THE GETHSEMANE QUARTET will appear in concert at Bible Baptist Church in Appomattox this Sunday night, Jan. 16, at 7 p.m. Bob Lee, pastor of the church, invites everyone to attend the evening of inspirational singing.

NEWLY ELECTED OFFICERS of the Appomattox County Volunteer Rescue Squad are front row, left to right, Ray Noble, Captain; Toby Inge, Treasurer; Andy Scruggs, President; Pete Dean, 2nd. Lt. Sr.; second row, left to right, Grover P. Beasley Jr., Training Officer; Jimmy Rogers, Communications; Ruby Beasley, Secretary; Dale Fleischhhr, 2nd. Lt. Jr.; Virginia Franklin, Bldg. Sgt.; back row, left to right, Michael Weiss, 1st. Lt.; Cecil Kidd, Motor Sgt. Not present for picture was Harry Ferguson, Jr., Vice-President. (Photo by Allen Austin.)

ACVRS Officers

Fire Department elects officers

At a recent meeting, members of the Appomattox Fire Department elected officers for the new year, 1983.

New officers elected were C.R. Wooldridge, Fire Commissioner; Hugh Mitchell, Fire Chief; Robert Childress, Assistant Fire Chief; Freddy Godsey, First Lt.; James Martin, Second Lt.; Donald Martin, Third Lt.; G.H. Jamerson, Fourth Lt.; Fleming Drinkard, Fifth Lt.; Eddie Bagland, Sixth Lt.; Russell Franklin, Ninth Lt.; Buddy Greene, Equipment Sgt.; Secretary, Johnny Harris; and Treasurer, Bobby Waddell.

Child safety seat law is now in effect

Virginia's Child Safety Seat Law took effect January 1, 1983, amid a growing number of activities to publicize the requirements and the benefits of the new law.

Enacted by the 1982 General Assembly, the law requires children under four to be properly secured in child safety seats in Virginia vehicles driven by their parents or legal guardians.

Fifteen children four and under were killed in traffic crashes in 1981 and 1,671 were injured. The Virginia Department of Transportation Safety estimates child safety seats reduce the incidence of death or serious injury by 80 percent.

According to the new law, the safety seats must be approved by the Virginia State Police.

There are several exemptions to the law.

Children under four, but weighing over 40 pounds, may be secured by an automobile safety belt. The law does not apply to vehicles manufactured before January 1, 1968. Also exempt are vehicles with interior designs which make the use of safety seats impractical as well as buses, public transportation, farm vehicles or school buses.

If a physician determines a safety seat would be impractical because of a child's weight, physical unfitness or other medical reasons, the child is exempt. The driver of a vehicle transporting a child with this exemption must carry a written physician's statement identifying the child and stating the reasons for exemption.

The law directs that provisions be made for people financially unable to buy child safety seats. The Virginia Department of Transportation Safety has set up a loan program using Medicaid and federal poverty guidelines. The seats remain on loan until the child reaches the age of four. So far the department has received over 350 applications.

Eventually this loan program will be financed by the $25 civil fine levied for violating the law.

Many hospitals, civic groups and other organizations throughout the state have established loan programs. Some provide safety seats for new-born infants leaving the hospitals while others are making seats available for a small fee or as a loan to parents in their communities.

Several new car dealers are offering safety seats with the purchase of a vehicle by parents of small children. Some car rental agencies are making the seats part of their leasing package.

A number of other state agencies and civic groups have prepared special mailings, included the benefits of the new law in speeches by members of their speakers' bureaus or have written articles or letters to their employees or members.

Maternity wards at many hospitals will be displaying a special poster with the public information campaign theme, "It's no longer just a matter of love. It's the law." These posters have also been sent to pediatricians and obstetrics-gynecologists throughout the state as well as Virginia Department of Health offices and clinics.

Over 600 day care centers are receiving coloring flyers featuring a reminder about the child safety seats from Will Walkwright, the character used in many Virginia Department of Transportation Safety programs.

Special requests have been made to retailers in the state to feature the seats in their advertising or to create displays for Christmas shoppers.

Major grocery store chains are being encouraged to use some of the materials to publicize the new law.

Military installations have begun educational programs on various bases and the naval air station at Oceana will enforce regulations on base which are even more stringent than the new state law.

Commercial television stations and cable television systems are receiving public service announcements featuring Governor Charles S. Robb and Dr. Joseph Zanga, director of general pediatrics at MCV's Children's Medical Center. Talk show appearances and special programs are also being planned.

Radio stations are also receiving special public service announcements along with fact sheets to be used by announcers.

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Firemen get 133 calls

The Appomattox Volunteer Fire Department answered a total of 133 calls. Of the total calls, 63 were answered between the hours of 6 a.m. and 6 p.m. Fifty calls were answered between 6 p.m. and 6 a.m.

Total manhours employed in answering the calls was 1225.5.

Of the total number of fires, 99 were in the county, 31 in town and two other.

Chimney fires accounted for 32 of the calls; 22 building fires; 28 brush fires; 14 automobile fires; 33 other and four false alarms.

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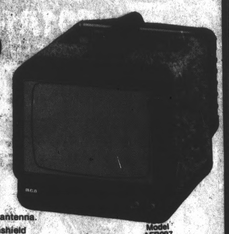

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It's so cold.....

January 16 to January 22 had been designated ANTI-COLD HOMES WEEK in Appomattox County. All county residents are urged to carry on the tradition of helping their neighbors in need.

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Jim Cobb honored

Joseph M. Cobb, a 1962 graduate of Lynchburg College, was among five named to the Lynchburg College Sports Hall of Fame recently.

Cobb, a 1947 graduate of Pamplin High School starred in basketball and baseball while attending the college.

A native of Pamplin, Cobb and his wife, Alease are the parents of two sons, Steve and Tom.

The Lynchburg College Sports Hall of Fame was established to honor those individuals who have made significant contributions to the college through intercollegiate athletics as a competitor, coach or administrator and to society through civic and professional endeavors to the degree and brings credit and distinction to Lynchburg College.

Cobb, who also received the Varsity Club Award as Outstanding Athlete of the graduating class of 1962, retired in October of '82 from Courtland Manufacturing.

JOSEPH H. (Jim) COBB, JR. proudly displays award he received recently when he was named to the Lynchburg College Sports Hall Of Fame. A 1962 graduate of Lynchburg College, Cobb starred in baseball and basketball.

Health Professional Scholarship Program

VA seeking applications

The Veterans Administration has announced that it is seeking applications for its Health Professional Scholarship Program for the 1983 fall school term.

The program, authorized by Congress, provides support for baccalaureate and master's nursing students on a pay-back-in-service basis. The scholarship provides tuition, educational expenses and a monthly stipend with participants agreeing to serve a minimum of two years as a full-time registered nurse in one of VA's 172 hospitals or 226 outpatient clinics.

Six million dollars of scholarship support were awarded during the first year of the program to 342 students from a pool of more than 2,000 eligible applicants. Most participants are third and fourth year baccalaureate nursing student while a few awards were made to master's degree candidates. These master's students are pursuing clinical specialities particularly needed by the VA, including gerontology, medical/surgical, and adult psychiatric/mental health. In 1983-84 school year, master's students in Nursing Service Administration will be eligible to apply for the Scholarship Program.

Applications for the scholarships and information about the program are available from the VA Health Professional Scholarship Program, Office of Academic Affairs, DM&S (14N), 810 Vermont Avenue, N.W., Washington, D. C. 20420. Requests for applications may be made to the Scholarship Program between January 3 and May 10, 1983. Completed applications must be submitted to the Scholarship Office no later than June 1, 1983.

Hearts to meet

The Young Hearts Club will meet on Wednesday, January 24 at 10:30 a.m. at Memorial United Methodist Church.

Officers will be elected at this meeting.

In the event of snow or bad weather, an announcement will be made on WTTX radio as to change in plans.

Don't wait too long

Begin IRA fund now

If you're considering an individual retirement account (IRA) this year, you have until April or the time you file your income tax to start one for 1982. You shouldn't wait too long to begin a retirement fund.

Waiting until you are 55 to make retirement plans is a luxury few of us can afford as it takes a long time to lay a basis for an enjoyable retirement. The intelligent single person or young couple started their retirement accounts before they were 35. If you are 45 and haven't begun one, you had better start looking.

Most studies show that less than half of the people know what their retirement plans will pay when they retire. You could be disappointed, depending on whether you are "vested" and if there is a cost of living adjustment (COLA) in the program. Those who made $16 a week in the 1930s would find the retirement payment insufficient without the COLA.

The rule of thumb for middle income families is that you will need between 60 and 75 percent of your pre-retirement income to maintain a similar standard of living after retirement. The needed retirement requirement is between 90 and 100 percent of current income.

The 1981 tax law made it possible for any working individual to deduct as much as $2,000 from each year's earned income and put it into an IRA. If there are two working outside the home, they can shelter $4,000 or a couple with one working member can put away $2,250.

An advantage in this change is that no tax is paid on the earnings from your investment until it is withdrawn after you are 59 1/2 or older. When the funds are withdrawn, the money is treated as current income.

By this time, however, individuals probably will be in a lower tax bracket. Withdrawing before age 59 1/2 will cause a penalty of paying the current income tax, plus a 10 percent IRS penalty and any fees that the financial institution may impose for early withdrawal.

The IRA, although it can be withdrawn, is not a vehicle for saving money for a house, sending a child to college or other costly investment unless you are over 59 1/2 at the time.

Due to compounding, a steady investment annually can pay at a fairly high rate. For example, the 30-year-old who starts investing $2,000 a year at 12 percent interest will be worth $1,216,042 at retirement. Those willing to commit $2,000 annually over a long period can realize huge amounts of capital.

A method of figuring the compound interest is to use the rule of 72. By dividing 72 by the interest earned, you can determine how long it will take your money to double. For example, if you earn 12 percent a year, your money will double in six years (72 divided by 12).

Nearly all financial institutions, including banks, savings and loans and credit unions, have IRA plans. Some employers have special IRA payroll deduction plans. Mutual and money market funds aid consumers in making IRA investments.

You should be aware of the cost of starting, maintaining or discountinuing the IRA account. You may find that you want to switch or "roll-over" accounts. In addition to fees and penalties, you should know how often interest or income is compounded.

You are not limited to one IRA as long as you do not exceed the annual maximum contribution. You do, however, want to carefully consider all aspects of the IRA before making a decision on this type of savings.

Tax relief here

More than $3.7 million in state tax relief is on the way for certian businesses and professions in Virginia which have previously been required to obtain state revenue licenses for engaging in their respective businesses.

Effective January 1, all state business and professional revenue licenses have been repealed -- offering tax relief to some 85,000 businessmen and professionals statewide.

Senate Bill 69, enacted by the 1982 session of the General Assembly, is responsible for the repeal of the licenses, whith had been required of every individual, firm or corporation engaging in certain businesses or professions in the state.

The repeal of the licenses will have no effect on the state professional and business regulatory licenses or on registration fees required for many businesses and professions. In additon, it does not affect local business revenue licenses which are subject to the authority of each locality.

Among those businessmen/professionals affected by the actions will be contractors, medical doctors, attorneys; architects, certified public accountants, dentists, engineers, photographers, real estate brokers, tobacco retailers/wholesalers, undertakers, veterinary surgeons, brokers and dentists.

Also affected will be operators of various types of amusements, collection agencies, garages, hotels and lodging houses, laundries, pool and billiard rooms, and small business investment companies.

Dividend declared at Farmville FLBA

At their December meeting, the Board of Directors of the Federal Land Bank Association of Farmville declared a six percent dividend for FLBA Stock and Participation Certificates. All holders of record on October 31, 1982 will receive their dividend checks in early March.

The local Board also approved the removal of the Association fee on a new money effective January 1, 1983. This means there will be no fees on new money since the District bank also eliminated its fee. Also, beginning March 1, 1983, a reduction in the FLB interest rate to 12 percent will become effective.

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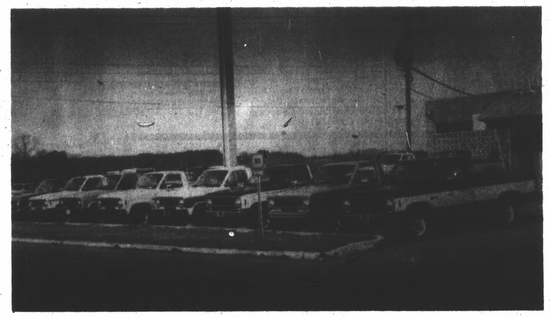

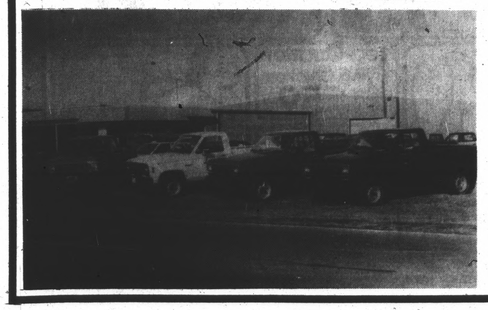

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